



## Debit Card Fees Structure

User gets a physical debit card which can be ordered from the Paycent Hybrid App. Enabling digital currencies to be spent anywhere and anytime.

Debit Card Fee Type	Fees (in USD)
Physical Card Order (including DHL/FedEx delivery)	\$140.00
Card Activation	Free
First PIN Generation	Free
Retail and Online Transactions	Free
International Transaction FX	2.50 %
Foreign Transaction Fee - Network	1.00 %
ATM Withdrawal Fee	\$ 1.00
Card Top-up Fees	Free
Monthly Card Residency Fee	Free
Annual Card Account Renewal	Free
Card Inactivity Fee per Month (after 90 days of inactivity)	\$ 3.50
Transactions	Velocity Limits (in USD)
Initial & Minimum Load Amount	\$ 5.00
Maximum Load Amount (per load)	\$ 5,000.00
Maximum Daily Load Amount	\$ 10,000.00
Maximum Monthly Load Amount	\$ 50,000.00
Maximum Loads per Day (in numbers)	12
Minimum Spend Amount (retail/online)	\$ 1.00
Maximum Spend Amount (retail/online)	\$ 5,000.00
Minimum Card Balance	\$ 20.00
Maximum Card Balance	\$ 50,000.00
Maximum Annual Load Amount	\$ 600,000.00
Minimum ATM Withdrawal or Equivalent in Local Currency per Transaction	\$ 5.00
Maximum ATM Withdrawal per Transaction	\$ 500.00
Maximum ATM Withdrawal per Day	\$ 5,000.00

*\*Subject to change without prior notice.*